2. *Commercial Banks*

78 banks with 21,738 rural branches

3. *Regional Rural Banks*

196 banks with 14,511 branches

(b) Although village money lender continues to occupy an important position in rural areas, the credit institutions play a very important role in catering to the credit requirements of rural areas. Institutional credit it estimated to have reached a level of Rs. 15,100 crores during 1993-94 as against Rs. 13.933 crores during 1992-93.

(c) India being a country with diverse geographical economic and social conditions peculiar to each States/area it is difficult to replicate any model which is successful in other countries.

(d) Government of India and Reserve Bank of India (RBI) have kept rural credit under constant review during the last two years. Meetings have been with the Chief Executives of Commercial Banks on the subject. A number of steps have been taken to revamp the rural credit. The banks are required to grant at least 18 per cent their net bank credit as finance to agriculture. RBI has advised to all Scheduled Commercial anks to make every effort to achieve the stipulated target and sub-targets within the above mentioned time frame. Failure on their part could invite bank specific policy measures which could include raising of reserve requirements of withdrawal of refinance facilities and/or such other measures deemed necessary. RBI have urged banks to draw up special credit plans with a iew to achieving distinct and marked improvement in flow of credit to agriculture in the financial year 1994-95. RBI/National Bank for Agriculture and Rural Development (NABARD) have taken the following measures to strenghthen Regional Rural Banks (RRBs):

(i) Permission to relocate loss making branches of RRBs at commercially viable centres.

(ii) Freeing of some RRBs from service area obligations.

(iii) RRBs have been permitted to finance non-target Group lending upto 60 per cent of the fresh lendings w.e.f. 1.1.1994.

(iv) RRBs may issue guarantee on behalf of their customers.

(v) The limit for purchase/discount of demand drafts and cheques by RRBs upto Rs. 10,000/- per customers and upto Rs 25,000/- per branch at any point of time are enhanced to Rs. 25,000/- and Rs. 1,00,000/- respectively.

(vi) RRBs may undertake issue of Rupee Traveller Cheques as agents of their sponsor banks.

(vii) RRS are allowed to issue draft. TTs in consultation with their sponsor banks.

(viii) RRBs may install safe deposit lockerks after a cost benet analysis.

A series of measures have been initiated to revitalise the co-operative banks. As a sequal to the Hon'ble Finance Minister's announcement in the Union Budget for 1994-95 that NABARD would enter into Memorandum of Understandings (MOUs) with the Co-operative Banks and the State Governments concerned on the basis of the State specific Development Action Plans (DAPs) to be prepared by the co-operative banks in the respective states viz. Andhra Pradesh. Assam, Karnataka Maharashtra and Tamil Nadu have been sent to respective State Governments/Banks for their views The MOU provides for performance of specific actions by the parties concerned over a time bound plan for making the cooperative banks viable and strong to adequately meet the agricultural and rural credit requirements in tre State.

Targets/Achievements under NREP

1476. SHRI BHAGABAN MAJHI:
SHRI RAHASBIHARI BARIK:

Will the PRIME MINISTER be pleased to state:

(a) the details of State-wise targets fixed and actual achievements made

under the NREP during 1989-90, 1990-91, 1991-92, 1992-93 and 1993-94;

(b) the targets set for 1994-95; and

(c) the steps taken to achieve the targets?

THE MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT (DEPARTMENT OF RURAL DEVELOPMENT) (SHRI RAMESHWAR THAKUR): (a) The National Rural Employment Programme (NREP) was discontinued in 1989-90. It was merged alongwith the Rural Landless Employment Guarantee Programme (RLEGP) into Jawahar Rozgar Yojana (JRY) w.e.f. 1.4.1989. The State-wise details of employment generation targets fixed and the achievements made under JRY during 1989-90 to 1993-94 are given in Annexure. (See Appendix 172 Annexure No. 33)

(b) The employment generation targets fixed under JRY for 1994-95 are given in Annexure. (See Appendix 172 Annexure No. 33)

(c) For achievement of tagets fixed under JRY, its implementation is monitored regularly at the Central, State, District as well as at the Village Panchayat level.

Committee on earthquake predictions

1477. SHRI GOVINDRAO ADIK: Will the PRIME MINISTER be pleased to state:

(a) what is the Composition and terms of reference of the expert committee set up by Government in 1987 on earthquake predictions;

(b) whether the Committee has submitted its report to Government;

(c) if so, the details of the recommendations made; and

(d) whether the recommendations have been accepted by Government. If not, the reasons therefor?

THE MINISTER OF STATE IN THE PRIME MINISTER'S OFFICE AND MINISTER OF STATE IN THE DEPARTMENTS OF ATOMIC ENERGY, SPACE AND IN THE MINISTRY OF SCIENCE AND TECHNOLOGY (SHRI BHUVNESH CHATURVEDI): (a) to (d) The Department of Science and Technology had set up a Committee of Experts in 1986 to formulate a comprehensive 5-10 year profile for seismological studies in India.

Composition: Prof, A. S. Arya, Department of Earthquake Engineering, University of Roorkee, Roorkee—Chairman; (ii) Major General G. C. Agarwal, Surveyor General, Survey of India, Dehradun: (iii) Dr. H. N. Srivastava, Director (Seismology), India Meteorology Department, New Delhi; (iv) Dr. H. K. Gupta, Director, Centre for Earth Sciences Studies, Trivendrum; (v) Shri F. L. Narula, Director, Land Slides and Seimotectonics Division Lucknow (for GSI, Calcutta) and (vi) Dr. G. D. Gupta, Sr. Scientific Officer, DST, New Delhi.

Terms of Reference: The terms of reference sought the guidance of the Committee on (i) measures for strengthening the observational network in the country; (ii) suitable measures for improving the design codes and construction practices, (iii) identification of programmes and methods for organising disaster preparedness; (iv) organisational linkages; and (v) programmes for manpower development.

The Committee submitted its report to DST in 1987. Major recommendations include: (i) Continued support and strengthening of earthquake studies at various institutions; (ii) Setting up two regional centres; (iii) Setting up of an Earthquake Advisory Council and National Earthquake Information Service.